

IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

CAROL A. BRENNAN, ANTHONY
COLINO, and COURTNEY BELLOMO,
individually and on behalf of all others)
similarly situated,

Plaintiffs,

v.

COMMUNITY BANK, N.A.

Defendant

)
) Civil Action
)
) No. 13-CV-02939-MEM
)
) Hon. Malachy E. Mannion
)
) CLASS ACTION
)
) Filed on behalf of Objectors
)
) Counsel for these Parties:
) Richard Shenkan, Esquire
) Shenkan Injury Lawyers, LLC
) Attorney ID 79800
) P.O. Box 7255
) New Castle, PA 16107
) T: (800) 601-0808
) F: (888) 769-1774

AFFIDAVIT OF AUTO EXPERT DAVID STIVERS

IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

NICOLE URBAN, individually and on behalf
of all others similarly situated,

Plaintiff,

v.

COMMUNITY BANK, N.A.

Defendant

) CIVIL ACTION

) No. 3:14-CV-01039-MEM

) Hon. Malachy E. Mannion

) CLASS ACTION

) Counsel of Record for Plaintiff:

) Richard Shenkan, Esquire

) Shenkan Injury Lawyers, LLC

) Attorney ID 79800

) P.O. Box 7255

) New Castle, PA 16107

) T: (800) 601-0808

) F: (888) 769-1774

EXPERT AFFIDAVIT OF DAVID STIVERS

I, David Stivers, declare, pursuant to 28 U.S.C. §1746:

1. I have been engaged by Richard Shenkan, Esq., counsel for Plaintiff in the above-captioned action. I examined titling and sales documents in Nicole Urban's file and the 35 files of the Pennsylvania putative class members and other information I deemed appropriate with respect to this action.

2. Based on my background, career experience, and knowledge in the field of automobile sales and service standards, I make the following opinions based on a reasonable degree of professional certainty. A copy of my CV is attached hereto.

3. In support of my conclusions, I have reviewed the Urban loan file and the 35 loan files produced by the Community Bank relating to the Pennsylvania class members.

Community Bank's Practice of Title Washing

4. The files of numerous Pennsylvania class members revealed Community Bank's practice to "wash" or "cloak" vehicle titles across state lines thereby, in my opinion, violating 18 U.S.C. §2314 and/or 49 U.S.C. §32701 *et seq.*

5. The title washing practice is executed in the following way:

- a. After Community Bank repossesses a vehicle of a Pennsylvania borrower in Pennsylvania, it routinely executes the New York State Department of Motor Vehicles' Form MV-950 "Affirmation of Repossession and Bill of Sale" which states:

"Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. ..." /s/ Bank's agent¹

- b. Based on this material representation, the New York State Department of Motor Vehicles issues a title to the vehicle in New York.

- c. Community Bank then routinely re-sells the New York titled repossessed vehicle in Pennsylvania.

6. It is my opinion that the consequence of this practice facilitates odometer fraud violations on a mass scale principally because it enables Community Bank to better conceal the history of the vehicles' prior owners (i.e., the borrowers who suffered the repossession) to any prospective re-purchaser of the vehicle.

7. "Cloaking the title" refers to the business strategy of not making a vehicle's complete title available for the prospective buyer to see during the "closing" of an auto sale.

8. Federal Odometer Act, 49 U.S.C. 32701 *et seq.*, as it is carried out on a

¹ Copies of numerous redacted MV-950 forms are attached as Exhibit 1.

daily basis in the US auto sales and finance industry, requires that the selling dealer show the actual vehicle title to the prospective buyer, so the prospective buyer is able to sign the title to certify the odometer reading. This signing of the title is also an industry standard.

9. A purpose of showing the actual title to the prospective buyer is not just to certify the odometer mileage, but also to give the prospective buyer opportunity to read the information on the title for a verification of the vehicle's odometer reading. One such item of this information is the name and the address of the prior owner. By contacting the prior owner, the prospective buyer has the opportunity to learn more about the vehicle, to inquire into purchase-influential details (material facts) such as the historical and mechanical condition of the vehicle.

10. While the Pennsylvania title would ordinarily have the repossessed borrower's name on the title and a corresponding mileage history, the newly issued New York title will likely only list Community Bank as the sole prior owner but also not include the prior mileages of prior ownerships.²

11. Significantly, Community Bank systemically failed to complete the information in boxes #4 [Odometer Disclosure Statement] and #5 [Damage Disclosure Statement]. This serial omission leads me to further call into question the validity of this incomplete document. The odometer disclosure statement should have been completed listing the mileage as of the time of the repossession; however, there is no evidence that such was properly performed by Community Bank. Rather, based on these documents, Community Bank has attested to incomplete facts.

² The New York titles were not provided in the sampling provided by Community Bank.

12. This title washing practice has likely harmed a significant number of (or potentially all) of the putative Pennsylvania class members. I say this because, similar to a daily car rental (i.e., a vehicle in the active inventory of a commercial rental company such as Hertz or Avis), a repossessed vehicle (with a truthful disclosure as to the repossession history) typically fetches less money at a private dealer-only auction than a non-repossessed or non-commercial daily rental vehicle. Based on my experience, Community Bank likely does not pass along to the class members the proportionate increase in price it likely receives at the auction as a result of its failure to disclose the complete past title history.³

13. While typically the effect of cloaking the title history will increase the sale price, there will be a considerable diminution in value if the title is not available at the time of the auction. Vehicles that are sold without title available at the time of sale ordinarily fetch less money. These vehicles are typically run under a color lit designated lane for their easy identification (i.e., a vehicle which has no titling problems be presented in a "green" lighted lane compared to a repossessed vehicle with titling problems [or a delay in obtaining title] may be sold under a "yellow," "blue," or "red" lighted lane).

**COMMUNITY BANK'S PRACTICE OF FALSE
AFFIRMATIONS ON GOVERNMENT TITLING DOCUMENTS**

14. An additional potential reason for Community Bank to engage in this title washing practice is that it enables the bank to better elude Pennsylvania authorities and still obtain a "clean" title. If the bank would have obtained title in Pennsylvania to arrange for the re-sale of the vehicle, it would have had to complete PennDOT's MV-

³ This reduction similarly holds true when the repossessed vehicle is sold in the retail market.

217A form. In this connection, Community Bank would have had to attest to the following:

Repossessor's Certification Information

I certify that the owner/lienholder named in this document has repossessed the above described motor vehicle or mobile home upon default according to the terms of the security agreement and has complied with all applicable laws and regulations of Pennsylvania.⁴

15. If Community Bank's Notice of Repossession, for example, violated Pennsylvania law, then Community Bank should not have made such an affirmation on the MV-950 (NY) or MV-217A (PA). Without a completed MV-217A, Community Bank could not have obtained a reissued title in Pennsylvania. However, the likelihood of the Pennsylvania authorities or PennDOT detecting a titling problem in New York is significantly reduced once Community Bank re-titled the vehicles in New York with Community Bank's systemic use of New York's MV-950.⁵

16. Significantly, if Community Bank is found to have violated the law pertaining to Pennsylvania and/or New York's Commercial Code ("UCC"), then Community Bank's serial affirmations on New York's MV-950 that it had complied with all "applicable laws in the state where the vehicle was repossessed," would not be true. Such a finding may then give rise to an additional claim of the putative class against Community Bank for

⁴ A copy of this form is attached as Exhibit 2.

⁵ The Notice of Sale document sent to Pennsylvania class members states that the repossessed vehicle was sold at an auction to the highest bidder "in conformity to the laws of the State of New York." I find this Notice of Sale (redacted exemplar attached as Exhibit 3) not to be commercially reasonable if the laws of Pennsylvania applied to the transaction in question. By incorrectly stating that New York law (rather than Pennsylvania law) applies to the re-sale of the vehicle serves to discourage its Pennsylvania defaulted borrowers to challenge the process as they would reasonably believe that a lawyer licensed in New York would have to help them. My review of these files show that the subject vehicles were purchased, repossessed, stored, and resold in Pennsylvania (with only re-titling being completed in New York).

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conversion and call into question the money that Community Bank has collected on class members' deficiency balances.

17. As the present settlement (or its negotiations) did not take into consideration the title cloaking issue and the purported false affirmations on the government documents, it is my opinion that the present settlement is not in the best interest of the class. It is further my opinion that obtaining additional information regarding these questioned practices would help me better assess the practice's scope, extent, and harm.

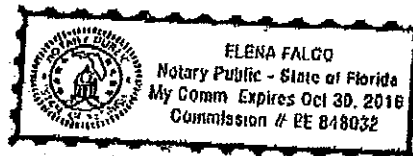
I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

Executed on January 26, 2015.

David Stivers
David Stivers

SWORN AND SUBSCRIBED this 26 day of January, 2015.

By: Elena Falco
Notary Public



David A. Stivers

AUTO INDUSTRY CONSULTANT

1660 Gallop Drive, Loxahatchee, Florida 33470

TELEPHONE (561) 793 - 3150

FACSIMILE (561) 791 - 1066

David@AutoKnow.com

Education:

University: 1978: Bachelor of Arts Degree from the University of New Mexico
college activities: Swim Team, Wind Ensemble, Public Interest Research Group

Language skills: English, German, and Spanish.

Florida Insurance Licenses: General Lines (Including auto / casualty), Life, Health

Automobile Industry Schools & Seminars:

General Motors Corporation
Ford Motor Company
Chrysler Corporation
American Honda Motor Co.
Toyota Motor Sales
Nissan Motor Company, Ltd.
Volkswagen United States

General Motors Acceptance Corp.
Ford Motor Credit Company
Chrysler Credit Corporation
Oxford Resources Corporation
Southeast Toyota Distributors
Citicorp; Nissan Motor Acceptance
Hyundai Motor Company - America

Automobile Industry Career & Experience:

Over twenty years ago I began selling automobiles, ultimately promoted to these key positions of responsibility in car dealership & multi-dealership management:

New Car Sales Manager
Used Car Sales Manager
Finance & Insurance Manager
Business Manager
General Finance Manager
Director of Finance

Sales Strategy Educator
Evaluation Specialist
Computer System Trainer
Odometer Accuracy Enforcer
Analysis Report Author
Business Ethics Lecturer

Accolades by the Automobile Industry:

Ford Motor Company in its DEALER WORLD magazine, published worldwide.
General Motors Corporation Buick Motor Division Chevrolet Motor Division
Florida Automobile Dealers Association New Mexico Auto Dealers Association

Guest Speaker Engagements:

Ford Motor Company in 1986, 1989, 1990. Nissan Motor Company, Ltd. in 1983
General Motors Corporation in 1991, 1992. Chevrolet Motor Division in 1979
Auto Conference in 1997, 1999, 2003, 2004. Wildland Fire Litigation Conf. 2012
National Association Consumer Agency Administrators conferences (2002, 3, 7)
Palm Beach County Bar Association invited me as guest speaker in a consumer
education program, '95-97. "Disclosure" topic generated audience enthusiasm.

1995 - 2016 Career Media Coverage: Television, Radio & Newspaper interviews

ABC's Prime Time Live 20/20	NBC's TODAY	The Philadelphia Inquirer
The Wall Street Journal	The Miami Herald	Miami - Dade Cable Cap TV
The Plain Dealer (Cleveland)	Forbes.com	The Palm Beach Post
Ft. Lauderdale Sun-Sentinel	The Detroit News	WCHB AM radio in Detroit
The London Daily Express	Belfast Telegraph	KTRH AM radio in Houston
CBS Evening News, CBS-12	Kiplinger Report	The Scotsman (Great Britain)
The Orlando Sentinel	Birmingham News	Daily Business Review
NBC News, Steals & Deals	The Boston Globe	The Washington Post

Auto Industry Consultation & Expert Witness Capabilities:

standards of auto industry	Federal Truth-In-Lending	damages assessment
sales & leasing practices	consumer leasing act	justifiable reliance
consumer transactions	Magnuson-Moss	financial calculations
factory-dealer franchises	lemon law	evaluate testimony
auto dealer management	odometer law	identify sales systems
role of lending institutions	unfair & deceptive trade	lemon laundering
manufacturer link	auto warranty programs	insurance issues
consumer class actions	consumer fraud	unfair debt collection
disclosure to consumers	civil theft or conversion	pressure sales tactics

Government Consultation & Pioneering of Consumer Legislation:

Florida Attorney General's Office	Federal Deposit Insurance Corporation
Federal Bureau of Investigation	Florida States Attorney's Office
Florida Department of Insurance	United States Federal Reserve Board
United States Treasury Department	Office of the Comptroller of the Currency

new law October 1, 1995 by the Florida legislature requiring key lease disclosure

Consultation for Consumer Action Groups, Attorneys, & Class Actions:

New York, Florida, Alabama & California lawfirms specializing in class actions
 Ralph Nader's Center For The Study Of Responsive Law
 Attorneys representing victimized consumers or defending automobile dealers
 Key-note speaker for 1997 conference of attorneys general & consumer lawyers

Judicial Recognition & Legislative Commendation:

Judges have granted me status of "expert" in federal, state court, and arbitration.
 The New Mexico state legislature passed a law commending me for my integrity.
 At a request of the federal judiciary I testified on car loan & credit damage issues.

Community Involvement:

Boy Scouts of America: honored with Eagle Scout Award, God & Country Award
 elected and served as President of our superb Palm Beach Atlantic Symphony

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
 www.nyedmv.com

PAGE 1 OF 2

INSTRUCTIONS: Lender must complete boxes 1, 2, 3, 4, 5. If Lender is selling vehicle, Purchaser Information is required to box 6.

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG STATE LAST TITLED PLATE NUMBER
 VEHICLE IDENTIFICATION NUMBER

2 LENDER BORROWER
 Business Name COMMUNITY BANK, N.A. Last Name
 Number and Street Address 45-49 COURT ST. Apt. No. Number and Street Address
 City CANTON State NY ZIP Code 11316 City State ZIP Code

The vehicle described above was repossessed in PA on from the borrower who was in default of a security contract dated 0 On authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses): Date Notified

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ **EXCEEDS MECHANICAL LIMITS**, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, COMMUNITY BANK, N.A. state that the odometer now reads miles
 Lender - Print Name in Full (do not include tenths of a mile)
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle: ☐ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER: Lender Signature Purchaser Signature
 Print Last Name, First, M.I. Price Paid Date of Sale
 Number and Street Address Apt. No. City State



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425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

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LENDER		THROWER	
Business Name: COMMUNITY BANK, N.A.		Least Name, First, M.I. and Last: [REDACTED]	
Number and Street Address: 45-49 COURT ST.		Number and Street Address: [REDACTED]	
City: CANTON		City: [REDACTED]	
State: NY		State: [REDACTED]	
Zip Code: 11316		Zip Code: [REDACTED]	

PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency Name	Address	
Commissioner of Motor Vehicles (enter Name of Motor Vehicle sales notifiend)	Address	
Borrower/Current Owner Name	Address	
Other Loan Benefitted	62	09
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

The odometer on the vehicle described above has (check the appropriate box): ☒ **been certified by a state or federal agency**, not including tenth Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, even not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A., state that the odometer now reads _____ miles.
Lender - Print Name in Full (do not include tenths of a mile.)

and (one of the following statements must be checked):

1. ☒ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

On this day 06/06, I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident or fire, for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have a pre-loss examination before being registered, and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)

PURCHASER:					
Print Last Name, First, MI.			Price Paid		Date of Sale
Member paid Serial Address			Appt. No. 10900	City	State ZIP Code

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
 www.nyedmv.com

PAGE 1 OF 2

INSTRUCTIONS: Fill in the information for the vehicle being repossessed. If the vehicle is being repossessed from a borrower, fill in the information for the borrower. If the vehicle is being repossessed from a lender, fill in the information for the lender. **1 2 3 4 5 6 7 8 9 10**

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG. STATE LAST TITLED PLATE NUMBER
 VEHICLE IDENTIFICATION NUMBER

2 LENDER BORROWER
 Lender Name: **COMMUNITY BANK, N.A.** Lender First: **COMMUNITY BANK, N.A.**
 Lender Number and Street Address: **45-49 COURT STREET** Apt. No.: **113161412**
 Lender City: **CANTON** State: **NY** ZIP Code: **11316**
 Borrower Name: **COMMUNITY BANK, N.A.** Borrower First: **COMMUNITY BANK, N.A.**
 Borrower Number and Street Address: **45-49 COURT STREET** Apt. No.: **113161412**
 Borrower City: **CANTON** State: **NY** ZIP Code: **11316**

The vehicle described above was repossessed in **PENNSYLVANIA** on **01/27/15** from the borrower who was in default of a security contract dated **01/27/15**. On **01/27/15**, (Month/Day/Year) (Actual date) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name		
Commissioner of Motor Vehicles (and/or Name of Motor Vehicle office notified)		
Repossessed Court Clerk Name (other than Clerk of Court)		
Other Name		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and for any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on this vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): **EXCEEDS MECHANICAL LIMITS** not including tens; Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads **113161412** miles (do not include tens of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS." (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☒ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER
 Purchaser Name: **COMMUNITY BANK, N.A.** Price Paid: **113161412** Date of Sale: **01/27/15**
 Purchaser First: **COMMUNITY BANK, N.A.** Number and Street Address: **45-49 COURT STREET** Apt. No.: **113161412** City: **CANTON** State: **NY** ZIP Code: **11316**

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CB_Urban00003367



PAGE 1 OF 2

INSTRUCTIONS: 1-2 readers must complete box 1 2 3 4 5 11-12 of all zoning applications. Purchase of form book is required at box 5 6

YEAR	MAKE	MODEL	STATE	LAST REG	STATE	LAST FILED	PLATE NUMBER
1965	HOLDEN	TRUCK					
VEHICLE IDENTIFICATION NUMBER							

The vehicle described above was repossessed in PENNSYLVANIA on 02/06/2012 from the borrower who was in default of a security contract dated 08/09/2008. On _____, _____ was authorized to sell the above vehicle (if applicable).
(State) (Month/Day/Year) (Auctioneer)
Section 425(f) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

The odometer on the vehicle described above has (check the appropriate box): ☒ ~~44,444 miles~~ ☐ not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. COMMUNITY BANK, N.A. state that the odometer now reads miles
Lender - Print Name in Full (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

On or about 05/05/2015, I certify that, to the best of my knowledge, this vehicle 1997 Ford Taurus was not totally wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

PURCHASER:		Sales Signature		Sales Stamp	
Print Last Name, First, M.I.			Price Paid		Date of Sale
Number and Street Address			Apt. No.	City	State ZIP Code

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
 www.nysdmv.com

PAGE 1 OF 2

INSTRUCTIONS: Lender must complete boxes 1-6. If lender is selling vehicle, purchaser information is required in box 6.

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)

YEAR 2008	MAKE Ford	MODEL F150	STATE LAST REG NY	STATE LAST TITLED NY	PLATE NUMBER 214
VEHICLE IDENTIFICATION NUMBER 1F3P11C1888214111					

2 LENDER			BORROWER		
Business Name COMMUNITY BANK, N.A.			Last Name [REDACTED]		
Number and Street Address 45-49 COURT STREET			Apt. No. [REDACTED]		
City CANTON			City [REDACTED]		
State NY			State [REDACTED]		
ZIP Code 11316			ZIP Code [REDACTED]		

The vehicle described above was repossessed in PENNSYLVANIA on 02/05/2010 from the borrower who was in default of a security contract dated 07/05/2010. On (Month/Day/Year) (Auctioneer) was

authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name		
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)		
Borrower/Current Owner Name (other than lienholder)		
Other Name		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ **15,000 miles or less** not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
 Lender - Print Name in Full (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

☒ I certify that, to the best of my knowledge, this vehicle ☐ **has been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:			Purchaser Signature		
Print Last Name, First, M.I.			Price Paid		
Number and Street Address			Date of Sale		
Apt. No.			State		
City			ZIP Code		

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CB_Urban00003566

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 7 of 47

MV-950 (2/08)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

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CB_Urban00003567

PAGE 1 OF 2

INSTRUCTIONS 1 and 2 must be completed by ① ② ③ ④ ⑤ in London, Berlin, and 6 further information is provided on page ⑥

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLE	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

LENDER		BORROWER	
Business Name COMMUNITY BANK, N.A.		Last Name, First, MI. [REDACTED]	
Number and Street Address 25-49 COURT STREET	Apt. No.	Number and Street Address 2 [REDACTED]	Apt. No.
City CANTON	State NY	City JOHNSON	State - ZIP Code [REDACTED]
	ZIP Code 133642		

The vehicle described above was repossessed in PENNSYLVANIA on 11/25/2010 from the borrower who was in default of a security contract dated 01/25/2010. On 11/25/2010, 11/25/2010 was authorized to sell the above vehicle (If applicable) (Month/Day/Year) (Auctioneer). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours:

Police Agency Name [REDACTED]	Address [REDACTED] VALLEY ROAD, [REDACTED]
Registration of Motor Vehicles (enter Name, or Motor Vehicles office mailstop)	Address [REDACTED]
Borrower/Current Owner Name (other than borrower)	Address [REDACTED] TIREDDY, ON [REDACTED] RD, [REDACTED]
Other Name	Address [REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of this outstanding liens on the vehicle.

The odometer on the vehicle described above has (check the appropriate box): ☒ is a digital display, not including tenths. Federal and State laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
 Lender - Print Name in Full (do not include address or a map)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE WARNING: ODOMETER DISCREPANCY."

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)

Patient Name, First, M.I.			Hides Field		Date of Sale	
Nashier and Street Address			Apt. No.	City	State	ZIP Code

MV-950 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or office performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or office of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

PAGE 1 OF 2

CB Urban00003873

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
 www.nysdmv.com

PAGE 1 OF 2

INSTRUCTIONS: Lenders must complete this form if the vehicle is being repossessed. If the vehicle is being sold, the information is required. **02306**

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home* or boat*)

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

2 LENDER and BORROWER

Business Name COMMUNITY BANK, N.A. Number and Street Address 45-49 COURT STREET City CANTON State NY ZIP Code 13617		Last Name SMITH First Name JOE Number and Street Address 2000 CORNER ROAD City ELIZABETH State NY ZIP Code 07208	
--	--	---	--

The vehicle described above was repossessed in **PENNSYLVANIA** (State) on **09/12/15** from the borrower who was in default of a security contract dated **09/12/15** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses): (Date Notified)

Police Agency Name	Address	
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ **100,000 miles** not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** Lender - Print Name in Full state that the odometer now reads _____ miles (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle **has been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:

Print Last Name, First, M.I. Number and Street Address		Apt. No. City	State ZIP Code	Price Paid Date of Sale

Confidential

CB_Urban00004077



PAGE 1 OF 2

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home* or boat*)									
YEAR	MAKE	MODEL	STATE/LAST REG	STATE/LAST TITLED	PLATE NUMBER				
2008	FORD	050							
VEHICLE IDENTIFICATION NUMBER									

LENDER		BORROWER	
Business Name COMMUNITY BANK, N.A.		Last Name First, [REDACTED]	
Number and Street Address 45-49 COURT STREET		Number and Street Address [REDACTED]	
City CANTON		City [REDACTED]	
State NY	ZIP Code 113161117	State [REDACTED]	ZIP Code [REDACTED]

The vehicle described above was repossessed in PA _____ on _____ from the borrower who was in default of a security contract dated 7-29-2008. On _____ (State) _____, _____ (Month/Day/Year) _____ was authorized to sell the above vehicle (if applicable). _____ (Auctioneer) _____

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (Ifs (names and addresses):		Date Notified
Police Agency Name TOWANDA STATE POLICE	Address TOWANDA PA	2/7/2011
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder) JF [REDACTED]	Address [REDACTED]	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31 ☐ 32 ☐ 33 ☐ 34 ☐ 35 ☐ 36 ☐ 37 ☐ 38 ☐ 39 ☐ 40 ☐ 41 ☐ 42 ☐ 43 ☐ 44 ☐ 45 ☐ 46 ☐ 47 ☐ 48 ☐ 49 ☐ 50 ☐ 51 ☐ 52 ☐ 53 ☐ 54 ☐ 55 ☐ 56 ☐ 57 ☐ 58 ☐ 59 ☐ 60 ☐ 61 ☐ 62 ☐ 63 ☐ 64 ☐ 65 ☐ 66 ☐ 67 ☐ 68 ☐ 69 ☐ 70 ☐ 71 ☐ 72 ☐ 73 ☐ 74 ☐ 75 ☐ 76 ☐ 77 ☐ 78 ☐ 79 ☐ 80 ☐ 81 ☐ 82 ☐ 83 ☐ 84 ☐ 85 ☐ 86 ☐ 87 ☐ 88 ☐ 89 ☐ 90 ☐ 91 ☐ 92 ☐ 93 ☐ 94 ☐ 95 ☐ 96 ☐ 97 ☐ 98 ☐ 99 ☐ 100 ☐ 101 ☐ 102 ☐ 103 ☐ 104 ☐ 105 ☐ 106 ☐ 107 ☐ 108 ☐ 109 ☐ 110 ☐ 111 ☐ 112 ☐ 113 ☐ 114 ☐ 115 ☐ 116 ☐ 117 ☐ 118 ☐ 119 ☐ 120 ☐ 121 ☐ 122 ☐ 123 ☐ 124 ☐ 125 ☐ 126 ☐ 127 ☐ 128 ☐ 129 ☐ 130 ☐ 131 ☐ 132 ☐ 133 ☐ 134 ☐ 135 ☐ 136 ☐ 137 ☐ 138 ☐ 139 ☐ 140 ☐ 141 ☐ 142 ☐ 143 ☐ 144 ☐ 145 ☐ 146 ☐ 147 ☐ 148 ☐ 149 ☐ 150 ☐ 151 ☐ 152 ☐ 153 ☐ 154 ☐ 155 ☐ 156 ☐ 157 ☐ 158 ☐ 159 ☐ 160 ☐ 161 ☐ 162 ☐ 163 ☐ 164 ☐ 165 ☐ 166 ☐ 167 ☐ 168 ☐ 169 ☐ 170 ☐ 171 ☐ 172 ☐ 173 ☐ 174 ☐ 175 ☐ 176 ☐ 177 ☐ 178 ☐ 179 ☐ 180 ☐ 181 ☐ 182 ☐ 183 ☐ 184 ☐ 185 ☐ 186 ☐ 187 ☐ 188 ☐ 189 ☐ 190 ☐ 191 ☐ 192 ☐ 193 ☐ 194 ☐ 195 ☐ 196 ☐ 197 ☐ 198 ☐ 199 ☐ 200 ☐ 201 ☐ 202 ☐ 203 ☐ 204 ☐ 205 ☐ 206 ☐ 207 ☐ 208 ☐ 209 ☐ 210 ☐ 211 ☐ 212 ☐ 213 ☐ 214 ☐ 215 ☐ 216 ☐ 217 ☐ 218 ☐ 219 ☐ 220 ☐ 221 ☐ 222 ☐ 223 ☐ 224 ☐ 225 ☐ 226 ☐ 227 ☐ 228 ☐ 229 ☐ 230 ☐ 231 ☐ 232 ☐ 233 ☐ 234 ☐ 235 ☐ 236 ☐ 237 ☐ 238 ☐ 239 ☐ 240 ☐ 241 ☐ 242 ☐ 243 ☐ 244 ☐ 245 ☐ 246 ☐ 247 ☐ 248 ☐ 249 ☐ 250 ☐ 251 ☐ 252 ☐ 253 ☐ 254 ☐ 255 ☐ 256 ☐ 257 ☐ 258 ☐ 259 ☐ 260 ☐ 261 ☐ 262 ☐ 263 ☐ 264 ☐ 265 ☐ 266 ☐ 267 ☐ 268 ☐ 269 ☐ 270 ☐ 271 ☐ 272 ☐ 273 ☐ 274 ☐ 275 ☐ 276 ☐ 277 ☐ 278 ☐ 279 ☐ 280 ☐ 281 ☐ 282 ☐ 283 ☐ 284 ☐ 285 ☐ 286 ☐ 287 ☐ 288 ☐ 289 ☐ 290 ☐ 291 ☐ 292 ☐ 293 ☐ 294 ☐ 295 ☐ 296 ☐ 297 ☐ 298 ☐ 299 ☐ 300 ☐ 301 ☐ 302 ☐ 303 ☐ 304 ☐ 305 ☐ 306 ☐ 307 ☐ 308 ☐ 309 ☐ 310 ☐ 311 ☐ 312 ☐ 313 ☐ 314 ☐ 315 ☐ 316 ☐ 317 ☐ 318 ☐ 319 ☐ 320 ☐ 321 ☐ 322 ☐ 323 ☐ 324 ☐ 325 ☐ 326 ☐ 327 ☐ 328 ☐ 329 ☐ 330 ☐ 331 ☐ 332 ☐ 333 ☐ 334 ☐ 335 ☐ 336 ☐ 337 ☐ 338 ☐ 339 ☐ 340 ☐ 341 ☐ 342 ☐ 343 ☐ 344 ☐ 345 ☐ 346 ☐ 347 ☐ 348 ☐ 349 ☐ 350 ☐ 351 ☐ 352 ☐ 353 ☐ 354 ☐ 355 ☐ 356 ☐ 357 ☐ 358 ☐ 359 ☐ 360 ☐ 361 ☐ 362 ☐ 363 ☐ 364 ☐ 365 ☐ 366 ☐ 367 ☐ 368 ☐ 369 ☐ 370 ☐ 371 ☐ 372 ☐ 373 ☐ 374 ☐ 375 ☐ 376 ☐ 377 ☐ 378 ☐ 379 ☐ 380 ☐ 381 ☐ 382 ☐ 383 ☐ 384 ☐ 385 ☐ 386 ☐ 387 ☐ 388 ☐ 389 ☐ 390 ☐ 391 ☐ 392 ☐ 393 ☐ 394 ☐ 395 ☐ 396 ☐ 397 ☐ 398 ☐ 399 ☐ 400 ☐ 401 ☐ 402 ☐ 403 ☐ 404 ☐ 405 ☐ 406 ☐ 407 ☐ 408 ☐ 409 ☐ 410 ☐ 411 ☐ 412 ☐ 413 ☐ 414 ☐ 415 ☐ 416 ☐ 417 ☐ 4

1. COMMUNITY BANK, N.A. state that the odometer now reads miles
Lender - Print Name in Full (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Checkers box: I certify that, to the best of my knowledge, this vehicle ☒ **has been** ☐ **has not been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the **"has been"** box means the vehicle must have an anti-theft examination before being registered, and that the title issue will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:

Print Last Name, First, M.I.			Price Paid		Date of Sale	
Number and Street Address			Apt. No.	City	State	ZIP Code

Nunz!

NY-968 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
www.nydmv.com

PAGE 1 OF 2

INSTRUCTIONS: 1. Fill in the information requested. 2. Sign and date the form. 3. Submit the form to the appropriate authority. 4. Keep a copy of the form for your records.

1. VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

2. LENDER

Business Name: COMMUNITY BANK, N.A.		Last Name, First, M.I.	
Number and Street Address: 45-49 COURT STREET		Apt. No.	
City: CANTON	State: NY	Zip Code: 11316	City: CANTON

The vehicle described above was repossessed in **PA** (State) on **1/27/2015** from the borrower who was in default of a security contract dated **1/27/2015**. On **1/27/2015** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Notwithstanding to whom).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours:

3. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicle's office address)		
Borrower/Current Owner Name (other than Lender)		
Other Name		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4. ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ **Not including tenths.** Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

5. COMMUNITY BANK, N.A. State that the odometer now reads _____ miles (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☒ I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE WARNING: ODOMETER DISCREPANCY."

6. DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle ☒ **has not been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an and theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage NY" on it.)

7. PURCHASER:

Lender Signature: <i>Jon Smith</i>		Purchaser Signature	
Print Last Name, First, M.I.	Price Paid	Date of Sale	
Number and Street Address	Apt. No.	City	State Zip Code

NSA

MV-250 (2008)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery, first class mail, to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Confidential

CB_Urban00002426

NY-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
 www.nydmv.com

PAGE 1 OF 2

INSTRUCTIONS: 1. Fill in the information requested. 2. If the vehicle is being sold, fill in the information requested. 3. If the vehicle is being repossessed, fill in the information requested. 4. If the vehicle is being sold, fill in the information requested. 5. If the vehicle is being repossessed, fill in the information requested.

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: [REDACTED] MAKE: [REDACTED] MODEL: [REDACTED] STATE LAST REG: [REDACTED] STATE FIRST TITLED: [REDACTED] PLATE NUMBER: [REDACTED]
 VEHICLE IDENTIFICATION NUMBER: [REDACTED]

2 LENDER
 Business Name: **COMMUNITY BANK N.A.**
 Number and Street Address: **45-49 COURT ST.** Apt. No.: [REDACTED]
 City: **CANTON** State: **NY** ZIP Code: **11316**
BORROWER
 Last Name, First, MI: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED]
 City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in PA on 07/15/09 from the borrower who was in default of a security contract dated 1-1-09. On 07/15/09, was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
FRANKLIN CTY. PD	FRANKLIN, PA 16323	07/15/09
County of Motor Vehicles (other Name)		
County of Motor Vehicles (other Name)		
County of Motor Vehicles (other Name)		
County of Motor Vehicles (other Name)		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ **EXCEEDS MECHANICAL LIMITS** not including teeth. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, **COMMUNITY BANK N.A.** state that the odometer now reads _____ miles.
 Lender - Print Name in Full (do not include tenths of a mile)

- and (one of the following statements must be checked):
- ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 - ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS." (The mileage is in excess of what the odometer is capable of recording.)
 - ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 Check one box: I certify that, in the best of my knowledge, this vehicle ☒ **has not been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft communication failure being registered, and that the title issued will have the statement "Default Salvage, NY" on it.)

6 PURCHASER:
 First, Last Name: [REDACTED] Title: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED] City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]
 Lender Signature: [REDACTED] Purchaser Signature: [REDACTED]
 Date of Sale: [REDACTED]

RSA 08-6

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NY-950 (2/08)



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INSTRUCTIONS: Fill in most spaces with 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
YEAR: [redacted] MAKE: [redacted] MODEL: [redacted] STATE LAST REG: [redacted] STATE LAST TITLED: [redacted] PLATE NUMBER: [redacted]
VEHICLE IDENTIFICATION NUMBER: [redacted]

2 LENDER
Business Name: COMMUNITY BANK, N.A.
Number and Street Address: 45-49 COURT ST.
City: CANTON
State: NY ZIP Code: 11713
City: [redacted] State: [redacted] ZIP Code: [redacted]
The vehicle described above was repossessed in PA [redacted] on [redacted] from the borrower who was in default of a security contract dated [redacted] On [redacted] was authorized to sell the above vehicle (if applicable).
Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses): (Optic Notified)
Police Agency Name: [redacted] Address: [redacted]
Commissioner of Motor Vehicles (after Notice of Motor Vehicle Office Seizure): [redacted] Address: [redacted]
Borrower/Certified Owner Name: [redacted] Address: [redacted]
Other Name: [redacted] Address: [redacted]
Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
The odometer on the vehicle described above has (check the appropriate box): [redacted] not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
I, COMMUNITY BANK, N.A., state that the odometer now reads [redacted] miles.
Lender - Print Name in Full: [redacted] (do not include tenths of a mile)
Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
Check one box: I certify that, to the best of my knowledge, this vehicle [redacted] wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage NY" on it.)

6 PURCHASER:
Print Last Name, First, MI: [redacted] Price Paid: [redacted] Date of Sale: [redacted]
Number and Street Address: [redacted] Apt. No.: [redacted] City: [redacted] State: [redacted] ZIP Code: [redacted]
Lender Signature: [redacted] Purchaser Signature: [redacted]

RSA 8.19

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MV-950 (2/08)



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INSTRUCTIONS 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: [REDACTED] MAKE: [REDACTED] MODEL: [REDACTED] STATE LAST REG: [REDACTED] STATE LAST TITLED: [REDACTED] PLATE NUMBER: [REDACTED]
 VEHICLE IDENTIFICATION NUMBER: [REDACTED]

2 LENDER INFORMATION
 Business Name: **COMMUNITY BANK, N.A.** Last Name: [REDACTED]
 Number and Street Address: **45-49 COURT STREET** Apt. No.: [REDACTED] Number and Street Address: [REDACTED] Apt. No.: [REDACTED]
 City: **CANTON** State: **NY** ZIP Code: **11316** City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in **PA** on **1/19/11** from the borrower who was in default of a security contract dated **1/19/11**. On **1/19/11** (Month/Day/Year) (Date) was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses): (Date Notified)

Police Agency Name SAYRE PD	Address SAYRE, PA 18840	Date Notified 1/19/11
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than Secured Party)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): **1. Is a digital odometer and does not include both Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.**
 I, **COMMUNITY BANK, N.A.** state that the odometer now reads **11,111** miles (Lender - Print Name in Full) (City, State and Zip Code of office)

- and (one of the following statements must be checked):
1. ☒ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of this vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 I, **COMMUNITY BANK, N.A.** certify that, to the best of my knowledge, this vehicle **has been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER: Lender Signature: [REDACTED] Purchaser Signature: [REDACTED]
 Print Last Name, First & I.: [REDACTED] Price Paid: [REDACTED] Date of Sale: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED] City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

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MV-450 (2008)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first-class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSSESSION AND BILL OF SALE
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INSTRUCTIONS: Lender must complete items 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat*)

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

2 LENDER

Business Name COMMUNITY BANK, N.A.		Last Name, First, M. [REDACTED]	
Number and Street Address 45-49 COURT STREET		Apt. No. [REDACTED]	
City CANTON	State NY	ZIP Code 113161117	City ED
			State [REDACTED]
			ZIP Code [REDACTED]

The vehicle described above was repossessed in **PA** (State) on **2/17/11** from the borrower who was in default of a security contract dated **6/14/08** (Month/Day/Year). On **6/14/08** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Name	Address	Date Notified
Police Agency Name PA STATE POLICE	BUTLER, PA 16001	02/04/11
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ **is shown to be in excess of 100,000 miles**, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads _____ miles (do not include tenths of a mile)

Lender - Print Name in Full

and (one of the following statements must be checked):

- ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle ☒ **is not** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to this condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:

Print Last Name, First, M.I.	Price Paid	Date of Sale
Number and Street Address	Apt. No.	City
		State
		ZIP Code

PSA

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MV-50 (2/00)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

MV-960 (2006)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
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INSTRUCTIONS: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: [redacted] MAKE: [redacted] MODEL: [redacted] STATE LAST REG: [redacted] STATE LAST TITLED: [redacted] PLATE NUMBER: [redacted]
 VEHICLE IDENTIFICATION NUMBER: [redacted]

2 BORROWER
 Lender: **COMMUNITY BANK N.A.**
 Last Name: [redacted] First Name: [redacted]
 Number and Street Address: [redacted] Apt. No.: [redacted]
 City: CANTON State: NY ZIP Code: 11316
 City: [redacted] State: [redacted] ZIP Code: [redacted]

The vehicle described above was repossessed in PA on 08/04/09 from the Borrower who was in default of a security contract dated 08/27/08 On (Month/Day/Year) was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicle's office)	Address	
Boarded Current Owner Name (other than Borrower)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open, perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ **IS NOT INCLUDING TENTHS.** Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, **COMMUNITY BANK N.A.** state that the odometer now reads _____ miles (do not include tenths of a mile)
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 I certify that, to the best of my knowledge, this vehicle ☒ **IS NOT A REBUILT SALVAGE VEHICLE.** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft combination before being registered, and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)

6 PURCHASER:
 Lender Signature: [redacted] Purchaser Signature: [redacted]
 Print Last Name: [redacted] First Name: [redacted] Title: [redacted] Date of Sale: [redacted]
 Number and Street Address: [redacted] Apt. No.: [redacted] City: [redacted] State: [redacted] ZIP Code: [redacted]

RSA 8/13

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CB_Urban00003020

MV-850 (1/11)



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INSTRUCTIONS > Lenders must complete boxes 1 2 3 4 5 If Lender is selling vehicle, Purchaser information is required in boxes 6 6

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG. STATE LAST TITLED PLATE NUMBER
 2005 HONDA Civic NY 13J6117
 VEHICLE IDENTIFICATION NUMBER 1HGBH41F05A000000

2 LENDER BORROWER
 Business Name: COMMUNITY BANK, N.A. Last Name, First Name: [REDACTED]
 Number and Street Address: 45-49 COURT ST PO BOX 509 Apt. No. [REDACTED]
 City: CANTON State: NY ZIP Code: 11316
 City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 12/1/2014 from the borrower who was in default of a security contract dated 12/1/2014. On 12/1/2014 (Month/Day/Year) (Auctioneer) was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.
 (*NOTE: This notification is not required when a manufactured home or boat is repossessed.)*

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (List names and addresses):

Party Name	Address	Date Notified
Police Agency Name	25 [REDACTED] PRU	[REDACTED]
Commissioner of Motor Vehicles (or Name of Motor Vehicle's office notified)	[REDACTED]	[REDACTED]
Borrower/Current Owner Name (other than lienholder)	240 [REDACTED] KY	[REDACTED]
Other Name	[REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☐ 5 digits ☐ 6 digits ☐ 7 digits; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
 Lender - Print Name in Full (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☐ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:
 Print Last Name, First, M.I. Price Paid Date of Sale
 Number and Street Address Apt. No. City State ZIP Code

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



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MV-950 (2/09)



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INSTRUCTIONS: Lender must complete 1, 2, 3, 4, 5. If a sale is required, proper notice information is required in box 6. 6

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home* or boat*)

YEAR	MAKE	MODEL	STATE/LAST REG.	STATE/LAST TITLED	PLATE NUMBER
2008	BMW	320i	NY		
VEHICLE IDENTIFICATION NUMBER					

2 LENDER BORROWER

Business Name COMMUNITY BANK N.A.		Last Name, First, Middle XXXXXXXXXX	
Number and Street Address 45-49 COURT ST.		Number and Street Address 512 N. ...	
City CANTON	State NY	ZIP Code 13161	City CANTON
State NY		ZIP Code 13161	State NY

The vehicle described above was repossessed in PA (State) on 08/25/08 from the borrower who was in default of a security contract dated 02/25/08. On 08/25/08 (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name		
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ **15,000 miles** (not including tenths). Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK N.A. state that the odometer now reads 15,000 miles (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.

2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)

3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☒ **has been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:

Print Last Name, First, M.I. <u>State Line</u>		Price Paid <u>0.7.20</u>		Date of Sale <u>0.7.20</u>	
Number and Street Address <u>State Line</u>		Apt. No.	City	State	ZIP Code

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MV-850 (2/00)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



PAGE 1 OF 2

INSTRUCTIONS - Lenders must complete boxes **1 2 3 4 5**. If Lender is selling vehicle, Purchaser information is required in boxes **6 6**.

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home ^s or boat ^s)									
YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER				
2000	FORD	ED							
VEHICLE IDENTIFICATION NUMBER									
1									

LENDER				BORROWER			
Business Name COMMUNITY BANK, N.A.				Last Name, First, Middle Initial COOPER, DEAN			
Number and Street Address 45-49 COURT ST.				Apt. No.	Number and Street Address 3-603 COLUMBIA AVE		Apt. No.
City CANTON	State NY	ZIP Code 11316117		City ELMHURST	State NY	ZIP Code 11403	

The vehicle described above was repossessed in PA on 05/06/08 from the borrower who was in default of a security contract dated 05/07/08. On 05/06/08, [Signature] was authorized to sell the above vehicle (if applicable). (State) (Month/Day/Year) (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is reposseessed.)

3. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency Name DUBOIS STATE PD.	Address	
Commissioner of Motor Vehicles (prior Name of Motor Vehicles office notified)	Address	
Borrowed Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4. ODOMETER DISCLOSURE STATEMENT (Lender's Signature) _____

The odometer on the vehicle described above has (check the appropriate box): ☒ 6 digits; ☐ 5 digits; ☐ 7 digits; not including tenths.

Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles

Lender - Print Name in Full _____ (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "**NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY.**"

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☐ has been ☒ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6	PURCHASER:		Lender Signature		Purchaser Signature	
	Print Last Name, First, M.I.				Price Paid	Date of Sale
	Number and Street Address		Apt. No.	City	State	ZIP Code

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

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MV-950 (2/00)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
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INSTRUCTIONS: Fill in all information required by the Department of Motor Vehicles. Do not leave any space blank. 1 2 3 4 5 6

1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle manufactured home or boat)
 YEAR: [redacted] MAKE: [redacted] MODEL: [redacted] STATE LAST REG.: [redacted] STATE LAST TITLED: [redacted] PLATE NUMBER: [redacted]
 VEHICLE IDENTIFICATION NUMBER: [redacted]

2 LENDER/BORROWER
 Lender: Business Name: **COMMUNITY BANK, N.A.** Last Name: [redacted]
 Number and Street Address: **45-49 COURT STREET** Apt. No.: [redacted]
 City: **CANTON** State: **NY** ZIP Code: **11316** City: [redacted] State: [redacted] ZIP Code: [redacted]

The vehicle described above was repossessed in **PA** on [redacted] from the borrower who was in default of a security contract dated **1/1/11** On [redacted] was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Police Agency Name	Address	Date Notified
Department of Motor Vehicles (enter Name of Motor Vehicle office notified)	Address:	
Borrower (Current Owner Name) (other than owner listed)	Address:	
Other Parties	Address:	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ is shown to be **correct** not including tenths.
 Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, **COMMUNITY BANK, N.A.** state that the odometer now reads **11,111** miles (to the nearest tenth of a mile).
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☒ I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:
 Print Last Name, First, MI: [redacted] Price Paid: [redacted] Date of Sale: [redacted]
 Number and Street Address: [redacted] Apt. No.: [redacted] City: [redacted] State: [redacted] ZIP Code: [redacted]

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CB_Urban00002063

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§ 425. Repossession of motor vehicle or motorcycle; paragraph's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given, within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

MV-960 (2/08)



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INSTRUCTIONS: Lenders must complete boxes 1, 2, 3, 4, 5. If Lender is selling vehicle, Purchaser Information is required in boxes 6, 6.

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: [REDACTED] MAKE: [REDACTED] MODEL: [REDACTED] STATE LAST REG: [REDACTED] STATE LAST TITLED: [REDACTED] PLATE NUMBER: [REDACTED]
 VEHICLE IDENTIFICATION NUMBER: [REDACTED]

2 LENDER AND BORROWER
 Business Name: COMMUNITY BANK, N.A. Last Name, First, M.: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED] Number and Street Address: 300 BOND STREET Apt. No.: [REDACTED]
 City: CANTON State: NY ZIP Code: 12011 City: [REDACTED] State: PA ZIP Code: 15101

The vehicle described above was repossessed in PA (State) on 2/8/2011 from the borrower who was in default of a security contract dated 6/22/2009. On (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name: [REDACTED]	[REDACTED]	[REDACTED]
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	[REDACTED]	[REDACTED]
Borrower/Current Owner Name (Other than Borrower)	[REDACTED]	[REDACTED]
Other Name	[REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ 5 digits; ☐ 6 digits; ☐ 7 digits; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
 Lender - Print Name in Full (do not include tenths of a mile)
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE, WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 (Check one box) I certify that, to the best of my knowledge, this vehicle ☒ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:
 Print Last Name, First, M.I.: [REDACTED] Price Paid: [REDACTED] Date of Sale: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED] City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

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CB_Urban00002146

MV-950 (2/08)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
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(INSTRUCTIONS) Lenders must complete boxes 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100. If Lender is selling vehicle, Purchaser information is required in boxes 31-35.

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG. STATE LAST TITLED PLATE NUMBER
 VEHICLE IDENTIFICATION NUMBER

2 LENDER
 Business Name: **COMMUNITY BANK, N.A.**
 Number and Street Address: **45-49 COURT STREET** Apt. No.
 City: **CANTON** State: **NY** ZIP Code: **11316**
BORROWER
 Last Name, First, M.I.: **EDMOND, JACON, JT**
 Number and Street Address: **14** Apt. No.
 City: State: ZIP Code

The vehicle described above was repossessed in **PA** on **2/9/2011** from the borrower who was in default of a security contract dated **9/1/2008**. On **2/9/2011** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (List names and addresses):

Party Name	Address	Date Notified
Police Agency Name LACKAWANNA PD	LACKAWANNA PA	2/9/2011
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)		
Borrower/Current Owner Name (either then Borrower)		
Other Name		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): **DISCLOSED** (including tenths), not including tenths.
 Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, **COMMUNITY BANK, N.A.** state that the odometer now reads _____ miles.
 Lender - Print Name in Full (do not include tenths of a mile)
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 Check one box: I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:
 Print Last Name, First, M.I.: _____
 Number and Street Address: _____ Apt. No. _____ City: _____ State: _____ ZIP Code: _____
 Price Paid: _____ Date of Sale: _____
 Lender Signature: _____ Purchaser Signature: _____

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MV-950 (1/11)



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PAGE 1 OF 2

INSTRUCTIONS: Lender must complete boxes 1, 2, 3, 4, 5. If lender is selling vehicle, purchaser information is required in boxes 6, 7.

4. VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG. STATE LAST TITLED PLATE NUMBER
 VEHICLE IDENTIFICATION NUMBER

2. LENDER BORROWER
 Lender Name COMMUNITY BANK, N.A. Lender Address 45-49 COURT ST BOX 509 Apt. No. City CANTON State NY ZIP Code 13161
 Borrower Name [REDACTED] Borrower Address [REDACTED] City [REDACTED] State [REDACTED] ZIP Code [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 9/24/2010 from the borrower who was in default of a security contract dated 9/24/2010. On 9/24/2010 (Month/Day/Year) [Auctioneer] was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):
 Date Notified: 3/5/13
 Police Agency Name [REDACTED] Address 85 KEYSTONE IND PARK DONMORE
 Commissioner of Motor Vehicles (enter Name of Motor Vehicle (if not notified)) [REDACTED] Address [REDACTED]
 Borrower/Current Owner Name (other than Manufacturer) [REDACTED] Address [REDACTED]
 Other Name [REDACTED] Address [REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4. ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ is date ☐ is date ☐ is date; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads [REDACTED] miles (do not include tenths of a mile)

and some of the following statements must be checked:

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5. DAMAGE DISCLOSURE STATEMENT
 IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle: ☒ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6. PURCHASER:
 Print Last Name, First, MI. [REDACTED] Page [REDACTED] Date of Sale [REDACTED]
 Number and Street Address [REDACTED] Apt. No. [REDACTED] City [REDACTED] State [REDACTED] ZIP Code [REDACTED]

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CB_Urban00000092

MV-930 (7/11)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (i) notice of such repossession or retaking in such form as the commissioner may require and (ii) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



MV-950 (1/11)



New York State Department of Motor Vehicles
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INSTRUCTIONS: Lenders must complete buyer **02500**. If lender is selling vehicle, purchaser information is required in boxes **03**

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: 2008 MAKE: FORD MODEL: FOCUS STATE LAST REG: NY STATE LAST RDED: NY PLATE NUMBER: 286 688
 VEHICLE IDENTIFICATION NUMBER: 1FADP3C988L000000

2 LENDER **BORROWER**
 Business Name: COMMUNITY BANK, N.A. Lender Name: [REDACTED]
 Number and Street Address: 45-49 COURT ST BOX 509 Apt. No.: [REDACTED] Number and Street Address: 1225 W WALWORTH ST Apt. No.: [REDACTED]
 City: CANTON State: NY ZIP Code: 11316 City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 3/20/2013 from the borrower who was in default of a security contract dated 2/8/2011. On [REDACTED] (Month/Day/Year) (Approximate) was

authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.
 (NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses): (Date Notified)

Party	Address	Date Notified
Police Agency (Name)	[REDACTED]	[REDACTED]
Commissioner of Motor Vehicles (Name)	[REDACTED]	[REDACTED]
Borrower/Current Owner Name (other than Notifier)	[REDACTED]	[REDACTED]
Other Name	[REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ 5 digits; ☐ 6 digits; ☐ 7 digits; not including tenths. Federal and state laws require that the odometer described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. COMMUNITY BANK, N.A. states that the odometer now reads [REDACTED] miles (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what this odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

(IMPORTANT) Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

* Check one box: I certify that, to the best of my knowledge, this vehicle ☒ had been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER: Lender Signature: [REDACTED] Purchaser Signature: [REDACTED]
 First Last Name: [REDACTED] Price: [REDACTED] Date of Sale: [REDACTED]
 Number and Street Address: [REDACTED] Apt. No.: [REDACTED] City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

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CB_Urban00000257

MV-950 (1/11)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (2) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



MV-850 (1/11)



New York State Department of Motor Vehicles
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INSTRUCTIONS: Lender must complete boxes 1-5. If lender is selling vehicle, purchaser information is required in boxes 6-8.

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR: 2008 MAKE: BUICK MODEL: ENCLAVE STATE LAST REG: STATE LAST TITLED: PLATE NUMBER:
 VEHICLE IDENTIFICATION NUMBER: [REDACTED]

2 LENDER **BORROWER**
 Business Name: COMMUNITY BANK, N.A. Last Name: [REDACTED]
 Number and Street Address: 45-49 COURT ST PO BOX 509 Apt. No. [REDACTED]
 City: CANTON State: NY ZIP Code: 11316 City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on [REDACTED] from the borrower who was in default of a security contract dated [REDACTED] On [REDACTED] was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours:
 (NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name: [REDACTED]	[REDACTED]	[REDACTED]
Commissioner of Motor Vehicles (enter Name of Motor Vehicle office notified)	[REDACTED]	[REDACTED]
Borrower/Current Owner Name (other than Borrower)	[REDACTED]	[REDACTED]
Other Name	[REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☒ 5 digits ☐ 6 digits ☐ 7 digits, not including tenths.
 Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.
 I, COMMUNITY BANK, N.A. state that the odometer now reads [REDACTED] miles (do not include tenths of a mile).
 and (one of the following statements must be checked):
 1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
 3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT
IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.
 Check one box: I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before wrecking, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:
 Print Last Name, First, MI, Number and Street Address: [REDACTED] Apt. No. [REDACTED] City [REDACTED] State [REDACTED] ZIP Code [REDACTED]
 Lender Signature: [REDACTED] Purchaser Signature: [REDACTED]
 Price Paid: [REDACTED] Date of Sale: [REDACTED]

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MV-350 (1/11)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSSESSION AND BILL OF SALE
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INSTRUCTIONS: Lenders must complete boxes 1, 2, 3, 4, 5. If Lender is selling vehicle, Purchaser information is required in boxes 6, 7.

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home* or boat*)

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLE	PLATE NUMBER
2008	CHRYSLER	PT CRUISER	NY	NY	12345678
VEHICLE IDENTIFICATION NUMBER					

LENDER		BORROWER	
Business Name	COMMUNITY BANK, N.A.	Last Name	[REDACTED]
Number and Street Address	45-49 COURT ST PO BOX 509	First, M.I.	[REDACTED]
City	CANTON	Number and Street Address	[REDACTED]
State	NY	City	[REDACTED]
ZIP Code	11316	State	[REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 7/11/2012 from the borrower who was in default of a security contract dated 7/11/2012. On 7/11/2012 (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency Name	Address	
Division of Motor Vehicles (enter Name of Motor Vehicle office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☐ 5 digits, ☐ 6 digits, ☐ 7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
(Lender - Print Name in Full) (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box- I certify that, to the best of my knowledge, this vehicle ☐ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6 PURCHASER:		Lender Signature		Purchaser Signature	
Print Last Name, First, M.I.	Price Paid	Date of Sale			
Number and Street Address	Apt. No.	City	State	ZIP Code	

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MV-980 (1/11)



New York State Department of Motor Vehicles
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INSTRUCTIONS: Lender must complete boxes 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100. Lender is selling vehicle. Purchaser information is required in boxes 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home or boat*)

YEAR: 2008 MAKE: SEATON MODEL: [REDACTED] STATE LAST REG: [REDACTED] STATE LAST TITLED: [REDACTED] PLATE NUMBER: [REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

LENDER

Business Name: COMMUNITY BANK, N.A. Last Name, First, MI: [REDACTED]

Number and Street Address: 45-49 COURT ST PO BOX 509 Apt. No.: [REDACTED]

City: CANTON State: NY ZIP Code: 11316

BORROWER

Number and Street Address: [REDACTED] Apt. No.: [REDACTED]

City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on [REDACTED] from the borrower who was in default of a security contract dated 8/9/2008. On [REDACTED] (Month/Day/Year) [REDACTED] (Auctioneer) was authorized to sell the above vehicle (if applicable).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
HARRISVILLE TWP POLICE DEPARTMENT	[REDACTED]	3/1/2009
Garantitioner of Motor Vehicles (actor Name of Motor Vehicle)	[REDACTED]	
Borrower/Current Owner/Holder (Other than Borrower)	[REDACTED]	
Other Name	[REDACTED]	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ is accurate; ☐ is not accurate; ☐ is not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A., state that the odometer now reads [REDACTED] miles.

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE, WARNING: ODOMETER DISCREPANCY."

DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☒ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means this vehicle must have an initial examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

PURCHASER:

First Name, Last Name, First, MI: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

Number and Street Address: [REDACTED] Apt. No.: [REDACTED] City: [REDACTED] State: [REDACTED] ZIP Code: [REDACTED]

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CB_Urban00000545

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MV 850 (1/11)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



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MV-950 (1/11)



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PAGE 1 OF 2

(INSTRUCTIONS) Lender must complete below. **000000** I am selling vehicle. Purchaser information is required in Part 3. **010**

VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat*)

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

LENDER		BORROWER	
Business Name: COMMUNITY BANK, N.A.		Last Name: [REDACTED]	
Number and Street Address: 45-49 COURT ST PO BOX 509		First, MI: [REDACTED]	
City: CANTON		Number and Street Address: [REDACTED]	
State: NY		City: [REDACTED]	
ZIP Code: 112161117		State: [REDACTED]	
Apt. No.:		ZIP Code:	

The vehicle described above was repossessed in **PENNSYLVANIA** on **12/05/2014** from the borrower who was in default of a security contract dated **12/05/2014**. On **12/05/2014** (Month/Year) was authorized to sell the above vehicle (if applicable). (Acceptor)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Police Agency Name		
Department of Motor Vehicles (Lender Name)		
Department of Motor Vehicles (Borrower Name)		
Borrower's Current Contact Name		
(Other than Borrower)		
Other Name		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☒ 5 digits; ☐ 6 digits; ☐ 7 digits; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. **COMMUNITY BANK, N.A.** state that the odometer now reads _____ miles (do not include tenths of a mile)

and (one of the following statements must be checked):

1. ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3. ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE: WARNING: ODOMETER DISCREPANCY."

DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle ☐ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

PURCHASER:		Lender Signature		Purchaser Signature	
Print Last Name, First, MI		Price Paid		Date of Sale	
Number and Street Address		Apt. No.		City	
		State		ZIP Code	

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CB_Urban00000595

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ME-160 (1/11)

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§ 42S. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station, house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



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CB_Urban00000596

MV-850 (2/08)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

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CB_Urban00004078

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INSTRUCTIONS: Lender must complete this form if the vehicle is being repossessed. Borrower must complete this form if the vehicle is being sold. (12345) (616)

1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home* or boat*)

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER					

2 LENDER BORROWER

Business Name COMMUNITY BANK, N.A.		Last Name, First, M.I. [REDACTED]	
Number and Street Address 45-49 COURT STREET	Apt. No.	Number and Street Address 1 [REDACTED] ST	Apt. No.
City CANTON State NY ZIP Code 11316	City [REDACTED] State [REDACTED] ZIP Code [REDACTED]		

The vehicle described above was repossessed in **PENNSYLVANIA** on **08/10/2012** from the borrower who was in default of a security contract dated **08/10/2012**. On **08/10/2012** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):

Party Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than Bankholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4 ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): **1. Actual Mileage** (do not include tenths). Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads _____ miles (do not include tenths of a mile)

Lender - Print Name in Full

- and (one of the following statements must be checked):
- ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
 - ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS." (The mileage is in excess of what the odometer is capable of recording.)
 - ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

5 DAMAGE DISCLOSURE STATEMENT

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle ☒ has been ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)

6 PURCHASER:

Print Last Name, First, M.I.	Price Paid	Date of Sale
Number and Street Address	Apt. No.	City
	State	ZIP Code

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CB_Urban00004179

MV-950 (2/08)

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§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

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MV-850 (3/11)



New York State Department of Motor Vehicles
AFFIRMATION OF REPOSESSION AND BILL OF SALE
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INSTRUCTIONS: Lenders must complete boxes 1-6. If the vehicle is being sold, the purchaser information is required in box 7.

1. VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home or boat)
 YEAR MAKE MODEL STATE LAST REG. STATE LAST TITLE ID. PLATE NUMBER
 2008 DODGE CARAVAN
 VEHICLE IDENTIFICATION NUMBER 2 D 8 H N 5 4 P 6 8 R 7 7 2 1 5 7

2. LENDER BORROWER
 Lender Name: COMMUNITY BANK, NA
 Address: 45-49 COURT ST PO BOX 509
 City: CANTON NY ZIP Code: 11316
 Borrower Name: NICOLE URBAN
 Address: RR 4 BOX 4294
 City: MESHOPPEAN PA ZIP Code: 17816

The vehicle described above was repossessed in PENNSYLVANIA on 10/29/2012 from the borrower who was in default of a security contract dated 8/12/2009. On [Month/Day/Year] [Month/Year] was authorized to sell the above vehicle (if applicable).
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.
 (NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses)

Party Name	Address	Date Notified
PENNSYLVANIA STATE POLICE	915 SR 6W TUNKHANNOCK PA	10/29/12
Department of Motor Vehicles (for notice of seizure)	RR 4 BOX 4294 MESHOPPEAN PA	10/29/12
Borrower (Nicole Urban)	NICOLE URBAN	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

4. ODOMETER DISCLOSURE STATEMENT
 The odometer on the vehicle described above has (check the appropriate box): ☐ 100,000 miles; ☒ 117,000 miles; not including tenths.
 Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. COMMUNITY BANK, NA state that the odometer now reads [117,000] miles (do not include tenths of a mile)

and (one of the following statements must be checked):

- ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE WARNING: ODOMETER DISCREPANCY."

5. DAMAGE DISCLOSURE STATEMENT
 IMPORTANT: Making a false statement or failure to accurately disclose the salvage status of a vehicle may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle: ☐ has been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle in the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

6. PURCHASER:
 Print Last Name: [NICOLE] First Name: [URBAN]
 Address: [RR 4 BOX 4294] City: [MESHOPPEAN] State: [PA] ZIP Code: [17816]
 Date of Sale: [10/29/12]
 Price Paid: []

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CB_Urban00000033

MV 450 (7/11)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm, or corporation, or agent, employee, or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter, and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office: (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm, or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



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New York State Department of Motor Vehicles

AFFIRMATION OF REPOSSESSION AND BILL OF SALE



L Business Name COMMUNITY BANK, N.A.		B Last Name, First, M.I. Cummings, Lyle B.	
N Number and Street Address 45-49 COURT ST., PO BOX 509		B Number and Street Address 1407 S. 11 St.	
C City CANTON	S State NY	C City Warren	S State PA
Z Zip Code 13617		Z Zip Code 16365	

VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home* or boat*)

Year 2004	Make Chevrolet	Model Trailblazer	State Last Reg. PA	State Last Title PA
Plate Number 1GNE116S146150625	Vehicle Identification Number			

The vehicle described above was repossessed in PA on 03.07.08 from the borrower who was in

default of a security contract dated 02.19.07 On 03.07.08 (Month/Day/Year) (Auctioneer)

was authorized to sell the above vehicle (if applicable).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours. (*NOTE: This notification is not required when a manufactured home or boat is repossessed.)

PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency PA State PD	Warren, PA 16365	03.07.08
Commissioner of Motor Vehicles (enter address of Motor Vehicles office notified)		
Vehicle Owner (other than lienholder) Lyle B. Cummings		03.07.08
Other		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

PURCHASER:

Print Last Name, First, M.I. John Mentley		Date of Sale 03.07.08	
Number and Street Address	City	State	ZIP Code

ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box): ☐ 5 digits ☐ 6 digits ☐ 7 digits, not including tenths.

Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads _____ miles
(do not include tenths of a mile)

and (one of the following statements must be checked):

- ☐ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- ☐ I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

DAMAGE DISCLOSURE STATEMENT - CHECK ONE BOX

I certify that, to the best of my knowledge, this vehicle ☐ has been or ☐ has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "Yes" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

John Mentley Seller Signature John Mentley Purchaser Signature

MV-950 (12/03)

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State line
p. 3.20

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CB_Urban00001332

CERTIFICATE OF SERVICE

I certify that a true and correct copy of this pleading was sent to all counsel of record via ECF on September 12, 2015 to the following:

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SHENKAN INJURY LAWYERS, LLC.

/s/ Richard Shenkan

Richard Shenkan